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Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Marnice	
	Write the name that is on	First name	First name
	your government-issued picture identification (for	Middle name	Middle name
	example, your driver's	Osborne	
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you	Marnice	
	have used in the last	First name	First name
	8 years		
	Include your married or	Middle name	Middle name
	maiden names.	Gaston	
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX8926	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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D	ebtor 1 Marnice		Case number (if known)
	First Name	Middle Name Last Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		501 W. 104th St Number Street	Number Street
		Chicago Illinois 60628	
		City State Zip Code	City State Zip Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
_		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	ebtor 1 Marnice			Case number (if know)	n)
	First Name		t Name		
Pa	rt 2: Tell the Court Abo	ut Your Bankruptcy Case			
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of Bankruptcy (Form B2010)). Also, go to Chapter 7 Chapter 11 Chapter 12 Chapter 13			
8.	How you will pay the fee	more details about how you m cashier's check, or money order may pay with a credit card or compared to pay the fee in install andividuals to Pay Your Filing. I request that my fee be waive judge may, but is not required the official poverty line that ap	nay pay. Typically, if your attorney is check with a pre-printed liments. If you choose Fee in Installments (Owed (You may request to, waive your fee, an oplies to your family sinust fill out the Application.	ou are paying the submitting your ped address. this option, sign this option only in dispersion only in dispersion only are and you are un	ne clerk's office in your local court for fee yourself, you may pay with cash, payment on your behalf, your attorney and attach the <i>Application for</i> and attach the <i>Application for</i> f you are filing for Chapter 7. By law, a if your income is less than 150% of hable to pay the fee in installments). If <i>Chapter 7 Filing Fee Waived</i> (Official
9.	Have you filed for bankruptcy within the last 8 years?	No. ✓ Yes. District District District	of Illinois When When When	MM / DD / YYYY MM / DD / YYYY	Case number 15-bk-06970 Case number Case number
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11.	Do you rent your residence?	✓ No. Go to line 12.	ement About an Eviction		ou want to stay in your residence? You (Form 101A) and file it with

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Debtor 1 Marnice Osborne __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Marnice Osborne Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Marnice Osborne Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Marnice Osborne Signature of Debtor 1 Signature of Debtor 2 Executed on _ 1/6/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Marnice First Name	Middle Name	Osborne Last Name	Case number (iii	fknown)
For your attorney, if you are represented by one If you are not represented by an attorney, you do not	eligibility to proceed und relief available under eac debtor(s) the notice requi have no knowledge after	ler Chapter 7, 11, 12, on the chapter for which the ired by 11 U.S.C. § 34	or 13 of title 11, Unite e person is eligible. I 2(b) and, in a case in	nave informed the debtor(s) about ed States Code, and have explained the also certify that I have delivered to the which § 707(b)(4)(D) applies, certify that I dules filed with the petition is incorrect.
need to file this page.	/s/ Chris Pryor Signature of Attorney for	or Debtor	Date 	1/6/2017 /IM / DD / YYYY
	Chris Pryor Printed name			
	Semrad Law Firm			
	11101 S. Western Aver	nue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone		Email address	cpryor@semradlaw.com
			Illinois	3
	Bar number		State	

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Fill in this information to identify your case:								
Debtor 1	Marnice		Osborne					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois					
			(State)					
Case number (If known)								

	Check if	this	is	an
_	amende	d filii	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	Ψ 0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$11,185.18
1c. Copy line 63, Total of all property on Schedule A/B	\$11,185.18
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	·
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$97,939.00
Your total liabilities	\$97,939.00
art 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,500.55
. Schedule J: Your Expenses (Official Form 106J)	

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Osborne Debtor 1 Marnice _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$2,945.62 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$79,359.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$79,359.00

9g. Total. Add lines 9a through 9f.

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Fill in this	inforr	nation to identify your ca	ase:						
Debtor 1		Marnice			Osborne				
		First Name	Middle N	lame	Last Name				
Debtor 2 (Spouse, if fi	ling)	First Name	Middle N	lame	Last Name				
United Sta	ates R	ankruptcy Court for the:	Northern		District of Illinois				
Case num		annupley Court for the.	NOTATION		(State)				
(If known)									Check if this is an
Officia	ıl Fo	orm 106A/B							amended filing
Sche	dul	e A/B: Prope	rty						12/1
category v responsibl write your	where le for name	you think it fits best. B supplying correct inform and case number (if k	Be as complete a mation. If more s nown). Answer e	nd ad pace very	asset only once. If an a curate as possible. If to is needed, attach a sep question. or Other Real Estate	wo married peop parate sheet to	ple are this fo	filing together, both a rm. On the top of any a	re equally
1. Do you			uitable interest	in an	y residence, building, la	nd, or similar p	roperty	?	
✓	No. (Go to Part 2							
	Yes.	Where is the property?							
1.1				Wh	at is the property? Chec Single-family home	k all that apply.			claims or exemptions. Put red claims on <i>Schedule D:</i>
1	Stree	t address, if available, or o	other description	H	Duplex or multi-unit build	lina		Creditors Who Have Cla	ims Secured by Property.
				H	Condominium or cooper	· ·		Current value of the entire property?	Current value of the portion you own?
					Manufactured or mobile h	nome			———
	Num	ber Street			Land			Describe the nature o	f your ownership
				Н	Investment property Timeshare			interest (such as fee s	imple, tenancy by
	City	State	Zip Code	Н	Other			the entireties, or a life	e estate), ii known.
				Wh one	o has an interest in the	property? Check	k	Check if this is co (see instructions)	mmunity property
					Debtor 1 only			Ш	
				П	Debtor 2 only				
					Debtor 1 and Debtor 2 or	nly			
					At least one of the debtor	rs and another			
					er information you wish perty identification num	_	his iter	n, such as local	
If you	own (or have more than one, lis	st here:	P . •	po,	<u>. </u>			
				Wh	at is the property? Chec	k all that apply.			claims or exemptions. Put red claims on <i>Schedule D:</i>
1.2	Stree	t address, if available, or o	other description	Н	Single-family home	II			ims Secured by Property.
				Н	Duplex or multi-unit build Condominium or cooper	S		Current value of the	Current value of the
			_	H	Manufactured or mobile h			entire property?	portion you own?
	Num	ber Street			Land				
	Nulli	bei Stieet			Investment property			Describe the nature of interest (such as fee s	
	City	State	Zip Code	Н	Timeshare Other			the entireties, or a life	e estate), if known.
				Wh one	o has an interest in the	property? Check	k	Check if this is co (see instructions)	mmunity property
					Debtor 1 only			ш	
					Debtor 2 only				
					Debtor 1 and Debtor 2 or	•			
					At least one of the debtor	rs and another			
					ier information you wish perty identification num		his iter	n, such as local	

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Debtor 1	Marnice		Osborne Case numb	er (if known)	
	First Name	Middle Name	Last Name		
1.3Stre	et address, if available, or o		hat is the property? Check all that apply. Single-family home	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: iims Secured by Property.</i>
			Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
Nun	nber Street	Zip Code	Land Investment property Timeshare Other	Describe the nature o interest (such as fee s the entireties, or a life	simple, tenancy by
			Tho has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another ther information you wish to add about this item	(see instructions)	ommunity property
2. Add	the dollar value of the po	•	roperty identification number: II of your entries from Part 1, including any entri	es for pages	
	ve attached for Part 1. W				
o you ow ou own the Cars, va	hat someone else drives. If ins, trucks, tractors, sport u	equitable interest you lease a vehicle, a	in any vehicles, whether they are registered or r lso report it on Schedule G: Executory Contracts and ycles		
3.1	Make Model: Year:	Volkswagen Passat 2013	Who has an interest in the property? Check one. Debtor 1 only	the amount of any seco	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information: 2013 VW Passat-Debtor to company	80000 Do pay direct to finance	Debtor 2 only Debtor 1 and Debtor 2 only	Current value of the entire property? \$5575.00	Current value of the portion you own? \$5575.00
			Check if this is community property (see instructions)		
3.2	Make Model: Year:	GMC Yukon 1995	Who has an interest in the property? Check one. Debtor 1 only	the amount of any seco	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information: Paid in full	150000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? \$2750.00	Current value of the portion you own? \$2750.00
			Check if this is community property (see instructions)		

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	Marnice First Name	Middle Name	Osborne Case nun	nber (if known)	
	Make Model: Year: Approximate mileage: Other information: Paid in full	Cadillac STS 2006 200000	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	the amount of any secured claims of Creditors Who Have Claims Secured Current value of the entire property? \$1650.00 Current value of the entire property? \$1650.00	on <i>Schedule D.</i> If by Property. If the of the
	Make Model: Year: Approximate mileage: Other information:	<u>=</u>	instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	the amount of any secured claims of Creditors Who Have Claims Secured	on <i>Schedule D.</i> If by Property. If the of the
Wate		omes, ATVs and othe	☐ Check if this is community property (see instructions) er recreational vehicles, other vehicles, and a		
✓ N	ples: Boats, trailers, moto No Yes Make	rs, personal watercrafi	t, fishing vessels, snowmobiles, motorcycle access Who has an interest in the property? Check		emptions. Put
✓ N	No Yes	rs, personal watercraft		Do not deduct secured claims or ex the amount of any secured claims of Creditors Who Have Claims Secured. Current value of the entire property? Current value of the portion you	on <i>Schedule D</i> If by Property. If the of the

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Debtor 1 Marnice Osborne Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Goods and furniture \$500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used electronics \$200.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Used clothing \$500.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1200.00 for Part 3. Write that number here

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Osborne Debtor 1 Marnice Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: Go Bank \$10.18 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb	tor 1 Marnice		Osborne	Case number (if known)			
	First Name	Middle Name	Last Name				
20.	. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.						
	✓ No	•		-			
	Yes. Give specific information about them	Issuer name:					
		-			-		
					_		
21.	Retirement or pension Examples: Interests in IF), thrift savings account	s, or other pension or profit-sharing plans	F .		
	✓ No						
	Yes. List each	Type of account:	Institution name:				
	account separately.	401(k) or similar plan:					
	Sopulatory.	Pension plan:					
		IRA:					
		Retirement account:					
		Keogh:			_		
		Additional account:					
		Additional account:			-		
22.		prepayments d deposits you have made so that with landlords, prepaid rent, publi			-		
	Yes	Electric:					
	_				-		
		Gas:					
		Heating oil:					
		Security deposit on rental unit:					
		Prepaid rent:					
		Telephone:					
		Water:					
		Rented furniture:			-		
		Other:			-		
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or fo	or a number of years)	<u>-</u>		
	✓ No						
	Yes	Issuer name and description:					
					-		

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Debt	or 1 Marnice	Osborne	Case number (if known)	
24.	First Name	Middle Name Last Name n IRA, in an account in a qualified ABLE program	m or under a qualified state tuition program	
24.	26 U.S.C. §§ 530(b)(1), 53		ii, or under a quantied state tuition program.	
	✓ No			
	Institution r	name and description. Separately file the records of	any interests.11 U.S.C. § 521(c):	
25.	Trusts, equitable or futu	re interests in property (other than anything list	ted in line 1), and rights or powers	
	exercisable for your ben		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
	✓ No			
	Yes. Describe			
26.	Patents, copyrights, trac	demarks, trade secrets, and other intellectual p	property	
	Examples: Internet domain	n names, websites, proceeds from royalties and licer	nsing agreements	
	✓ No			
	Yes. Describe			
27.		d other general intangibles	Para Barrara Barrara and Barrara and Barrara	
		s, exclusive licenses, cooperative association holding	gs, liquor licenses, professional licenses	
	✓ No			
	Yes. Describe			
Mor	ney or property owed t	o you?		Current value of the
Mor	ney or property owed t	o you?		portion you own?
Mor	ney or property owed t	o you?		
	ney or property owed to	o you?		portion you own? Do not deduct secured
		o you?		portion you own? Do not deduct secured
	Tax refunds owed to you ✓ No ☐ Yes. Give specific infor	mation	Federal:	portion you own? Do not deduct secured
	Tax refunds owed to you ✓ No	mation uding whether	Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed to you No Yes. Give specific infor about them, inclu	mation uding whether the returns	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owed to you No Yes. Give specific infor about them, incluyou already filed	mation uding whether the returns		portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owed to you No Yes. Give specific infor about them, incluyou already filed and the tax years Family support	mation uding whether the returns	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific infor about them, incluyou already filed and the tax years Family support	mation uding whether the returns	State: Local: intenance, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific infor about them, incluyou already filed and the tax years Family support Examples: Past due or lum	mation uding whether the returns p sum alimony, spousal support, child support, ma	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific infor about them, incluyou already filed and the tax years Family support Examples: Past due or lumport No	mation uding whether the returns p sum alimony, spousal support, child support, ma	State: Local: intenance, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific infor about them, incluyou already filed and the tax years Family support Examples: Past due or lumport No	mation uding whether the returns p sum alimony, spousal support, child support, ma	State: Local: intenance, divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds owed to you No Yes. Give specific infor about them, incluyou already filed and the tax years Family support Examples: Past due or lumport No	mation uding whether the returns p sum alimony, spousal support, child support, ma	State: Local: intenance, divorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific infor about them, incluyou already filed and the tax years Family support Examples: Past due or lumport No	mation uding whether the returns p sum alimony, spousal support, child support, ma	State: Local: intenance, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you ✓ No Yes. Give specific infor about them, incluyou already filed and the tax years Family support Examples: Past due or lum ✓ No Yes. Give specific infor	mation uding whether the returns p sum alimony, spousal support, child support, ma mation	State: Local: intenance, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds owed to you ✓ No Yes. Give specific infor about them, incluyou already filed and the tax years Family support Examples: Past due or lumpy No Yes. Give specific infor Other amounts someone Examples: Unpaid wages, or	mation uding whether the returns p sum alimony, spousal support, child support, ma mation	State: Local: intenance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you ✓ No Yes. Give specific infor about them, incluyou already filed and the tax years Family support Examples: Past due or lump ✓ No Yes. Give specific inform Other amounts someone Examples: Unpaid wages, of Social Security by	mation Joing whether the returns The returns whether the	State: Local: intenance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific infor about them, incluyou already filed and the tax years Family support Examples: Past due or lump No Yes. Give specific inform Other amounts someone Examples: Unpaid wages, of Social Security by	mation Joing whether the returns The returns whether the	State: Local: intenance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you ✓ No Yes. Give specific infor about them, incluyou already filed and the tax years Family support Examples: Past due or lum ✓ No Yes. Give specific infor Other amounts someone Examples: Unpaid wages, or Social Security by No	mation Joing whether the returns The returns whether the	State: Local: intenance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Marnice	Osborn		er (if known)	
	First Name	Middle Name Last Nar	me		
31.	Interests in insurance policies Examples: Health, disability, or life	e insurance; health savings account (F	HSA); credit, homeowner's, or rent	er's insurance	
	Yes. Name the insurance corrof each policy and list its value			Beneficiary:	Surrender or refund value:
32.	If you are the beneficiary of a livin property because someone has c	s due you from someone who has di g trust, expect proceeds from a life in- died.			
	Yes. Describe				
33.	Examples: Accidents, employmen	rhether or not you have filed a laws nt disputes, insurance claims, or rights		nent	
	Yes. Describe				
34.	Other contingent and unliquid to set off claims	ated claims of every nature, includ	ing counterclaims of the debto	r and rights	
	✓ No Yes. Describe				
35.	Any financial assets you did no	ot already list			
	Yes. Describe				
36.	-	our entries from Part 4, including a nere			\$10.18
Part	5: Describe Any Business	-Related Property You Own or	Have an Interest In. List ar	ny real estate in Part 1	
37.	Do you own or have any legal of	or equitable interest in any busines	ss-related property?		
	No. Go to Part 6. Yes. Go to line 38.			por Do	rent value of the tion you own? not deduct secured claims exemptions
38.	Accounts receivable or commi	ssions you already earned			
	No Yes. Describe				
39.	Office equipment, furnishings, Examples: Business-related comp	and supplies puters, software, modems, printers, co	opiers, fax machines, rugs, telepho	ones, desks, chairs, electror	nic devices
	✓ No Yes. Describe				

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Deb	tor 1 Marnice	Osborne	Case number (if known)	
	First Name	Middle Name Last Name	_	
40.	Machinery, fixtures, e	quipment, supplies you use in business, and tools of	your trade	
	✓ No			
	Yes. Describe			
41.	Inventory			
	✓ No			
	Yes. Describe			
42.	Interests in partnersh	ps or joint ventures		
	✓ No			
	<u> </u>	Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them			·
				<u> </u>
43	Customer lists, mailing	lists, or other compilations		
	_			
	✓ No			
	Yes. Do your lists in	clude personally identifiable information (as defined in 1	1 U.S.C. § 101(41A))?	
	☐ No			
	Yes. Desc	iha		
	les. Desc	ioe		
44.	Any business-related	property you did not already list		
	—			
	✓ No			<u> </u>
	Yes. Give specific information			
	infonnation			
				_
45. A	dd the dollar value of a	II of your entries from Part 5, including any entries f	or pages you have attached	
		r here		
<u> </u>	Danasila Assac	Deleted December		
Pari		nrm- and Commercial Fishing-Related Proper interest in farmland, list it in Part 1.	rty You Own or Have an Interest In.	
46.	Do you own or have a	ny legal or equitable interest in any farm- or comme		
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			portion you own? Do not deduct secured claims
				or exemptions
47.	Farm animals			
	Examples: Livestock, p	oultry, farm-raised fish		
	✓ No			
	Yes. Describe			

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Debt	or 1 Marnice First Name		sborne ast Name	Case number (if known)	
48.	Crops-either growing of				
	✓ No				
	Yes. Describe				
49.	Farm and fishing equip	ment, implements, machinery, fixture	s, and tools of trade		
	✓ No				
	Yes. Describe				
50.	_	ies, chemicals, and feed			
	✓ No Yes. Describe				
	Tool Bookings				
51.	Any farm- and commer	 cial fishing-related property you did n	ot already list		
	№ No				
	Yes. Describe				
52 A	dd the dollar value of al	l of your entries from Part 6, including	any entries for nages v	ou have attached	
		here			
				_	
Part 1		perty You Own or Have an Intere		t List Above	
53.		perty of any kind you did not already lists, country club membership	st?		
	✓ No				
	Yes. Give specific information				
	Imormation				
					
54. A	dd the dollar value of al	l of your entries from Part 7. Write tha	t number here		<u> </u>
Part 8	List the Totals of	Each Part of this Form			
55. F	Part 1: Total real estate	, line 2		>	
56. p	oart 2 total vehicles, line	e 5	\$9975.00		
57. P	art 3: Total personal an	d household items, line 15	\$1200.00		
58. P	art 4: Total financial as	sets, line 36	\$10.18		
59. F	Part 5: Total business-re	elated property, line 45			
60. F	Part 6: Total farm- and f	ishing-related property, line 52			
61. F	Part 7: Total other prope	erty not listed, line 54			
62. 1	Total personal property.	Add lines 56 through 61.	\$11185.18		+ \$11185.18
			ψ11100.10	Copy personal property total	. \$11100.10
					\$11185.18
63. T	otal of all property on S	chedule A/B. Add line 55 + line 62			

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Marnice		Osborne	
	First Name	Middle Name	Last Name	_
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	_
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	_
Case number (If known)			(Giato)	_

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	t 1: Identify the Property You Clair	n as Exempt		
1.	Which set of exemptions are you claim	ing? Check one only, ev	ven if your spouse is filing with you.	
	✓ You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)	
2.	For any property you list on Schedule A	/B that you claim as e	exempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
		Copy the value from Schedule A/B		
	Brief description: Volkswagen Passat,	\$5,575.00	\$0.00; \$1,289.82	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
	2013, 2013 VW Passat- Debtor to pay direct to finance company		100% of fair market value, up to any applicable statutory limit	
	Line from Schedule A/B: 03			
	Brief description:	\$2,750.00	\$750.00; \$2,000.00	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
	GMC Yukon, 1995, Paid in full		100% of fair market value, up to any	_
	Line from Schedule A/B: 03		applicable statutory limit	
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) within 1,215 days before you filed this case?	
	□ No □ Yes			

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Debtor 1 Marnice Osborne Case number (if known)
First Name Middle Name Last Name

art 2: Additional Page			
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: Cadillac STS, 2006, Paid in full Line from Schedule A/B: 03	\$1,650.00	\$1,650.00; \$0.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
Brief description: Checking account, Go Bank Line from	\$10.18	\$10.18 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Schedule A/B:17 Brief description: Goods and furniture Line from Schedule A/B: 06	\$500.00	\$500.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Used clothing Line from Schedule A/B: 11	\$500.00	\$500.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
Brief description: Used electronics Line from Schedule A/B: 07	\$200.00	\$200.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

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				<u>_</u>		
Fill in this in	formation to identify your c	ase:				
Debtor 1	Marnice		Osborne			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing	First Name	Middle Name	Last Name			
United State	s Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number	er					
	I F 400D			_		Check if this is an
Officia	I Form 106D				Ц	amended filing
Sched	lule D: Credit	ors Who Ha	ve Claims Secure	ed by Prop	erty	12/15
more space	-		le are filing together, both are equ mber the entries, and attach it to t	•		
1. Do an	y creditors have claims	secured by your prope	rty?			
✓ No	o. Check this box and sub	mit this form to the court	with your other schedules. You have	e nothing else to repo	ort on this form.	
☐ Ye	es. Fill in all of the information	on below.				
Part 1: Lis	st All Secured Claims					
for each		ditor has a particular claim	ured claim, list the creditor separately, list the other creditors in Part 2. As g to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

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Fill	in this infori	mation to identify your c	ase:					
Deb	otor 1	Marnice		Osborne				
		First Name	Middle Name	Last Name				
	otor 2	=						
(Spc	use, if filing)	First Name	Middle Name	Last Name				
Uni	ted States B	ankruptcy Court for the:	Northern	District of Illinois				
0				(State)				
	se number lown)							
Of	ficial F	orm 106E/F				Chec	k if this is an	amended filing
						_		
Sc	chedu	ıle E/F: Cre	editors Who	Have Unse	cured Claims			12/15
othe Forn clair the c	er party to a n 106A/B) a ns that are entries in t wn).	any executory contracts and on <i>Schedule G: Exe</i> Ilisted in <i>Schedule D:</i> C he boxes on the left. At	s or unexpired leases that cutory Contracts and Une reditors Who Hold Claims tach the Continuation Pag	could result in a claim. xpired Leases (Official I Secured by Property. If	is and Part 2 for creditors wit Also list executory contracts Form 106G). Do not include a more space is needed, copy top of any additional pages, v	on <i>Schedul</i> ny creditors the Part you	le A/B: Prop with partia u need, fill it	erty (Official Ily secured t out, number
Par	t 1: List	All of Your PRIORIT	/ Unsecured Claims					
1.	Do any cr	editors have priority ur	secured claims against ye	ou?				
	✓ No. (Go to Part 2.						
	Yes.							
2.	listed, ider As much a Continuati	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priorit	y and nonpriority amount ling to the creditor's name particular claim, list the oth		both priority	and nonprior	rity amounts.
						Tatal	Duianita	Manneiauitu

claim

amount

amount

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Debtor 1 Marnice Osborne Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 CAPITAL BANK \$1,466.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 8/1/2013 1 CHURCH ST Number Street As of the date you file, the claim is: Check all that apply. Contingent ROCKVILLE 20850 Maryland Unliquidated City Zip Code State Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ CreditCard Is the claim subject to offset? **✓** No Yes City of Chicago - Dep't of Revenue \$7,000.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 88292 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60608 Chicago Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ Parking/camera tickets Is the claim subject to offset? **✓** No Commonwealth Edison \$800.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3 Lincoln Ctr FI 4 Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60181 Oakbrook Ter Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Electric bill Other. Specify _ Is the claim subject to offset? **✓** No Yes

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 Debtor 1 First Name
 Marnice
 Osborne
 Case number (if known)

 Last Name
 Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning with	h 4.5, followed by 4.6, and so forth.	Total claim
4.4	CONSOLIDATED RCVY GRP Nonpriority Creditor's Name 425 W 5TH AVE STE 103 Number Street	Last 4 digits of account number 64N1 When was the debt incurred? 12/1/2012 As of the date you file, the claim is: Check all that apply.	\$1,799.00
	ESCONDIDO California 92025 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ O11 Collection; Collecting for ORIGINAL CREDITOR: INNOVATIVE MERCHANT Other. Specify SOLUTIONS	
4.5	CREDIT MANAGEMENT LP Nonpriority Creditor's Name 4200 INTERNATIONAL PKWY Number Street CARROLLTON Texas 75007 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	When was the debt incurred? 11/1/2016 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: Other. Specify COMCAST-CHICAGO	\$857.00
4.6	I C SYSTEM INC Nonpriority Creditor's Name PO BOX 64378 Number Street SAINT PAUL Minnesota 55164 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	Heat 4 digits of account number 2329 When was the debt incurred? 8/1/2016 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	\$349.00

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 Debtor 1 First Name
 Marnice
 Osborne
 Case number (if known)

 Last Name
 Last Name

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
1.7	I C SYSTEM INC	— Last 4 digits of account number 6341	\$169.00
	Nonpriority Creditor's Name		
	PO BOX 64378 Number Street	When was the debt incurred? 5/1/2016	
		As of the date you file, the claim is: Check all that apply.	
	CAINT DALII	Contingent	
	SAINT PAUL Minnesota 55164 City State Zip Code	— Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	001 Collection; Collecting for	
	✓ No	ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	
	Yes	. Attribute Drive	
8	Illinois Tollway		\$490.00
	Nonpriority Creditor's Name	Last 4 digits of account number	Ψ+30.00
	2700 Ogden Ave Number Street	When was the debt incurred?n/a	
		As of the date you file, the claim is: Check all that apply.	
	Legal Dept	Contingent	
	Downers Grove Illinois 60515	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	Student loans	
	Debtor 2 only	Obligations arising out of a separation agreement or	
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify Tollway fees	
	Is the claim subject to offset?		
	✓ No		
	Yes		
)	PENN CREDIT		\$200.00
_	Nonpriority Creditor's Name	Last 4 digits of account number 0817	Ψ200.00
	916 S 14TH ST Number Street	When was the debt incurred? 8/1/2010	
	PO Box 988	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Harrisburg Pennsylvania 17104 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	片	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts Collection: Collecting for	
	Is the claim subject to offset?	Collection; Collecting for ORIGINAL CREDITOR: 01	
	I ✓ No	VILLAGE OF SOUTH HOLLAND	

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Debtor 1 Marnice Osborne Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 Peoples Gas \$450.00 Last 4 digits of account number Nonpriority Creditor's Name 200 E. Randolph When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60601 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Gas bill Is the claim subject to offset? **✓** No Yes Santander Consumer USA \$4,800.00 4.11 Last 4 digits of account number _ Nonpriority Creditor's Name PO Box 961245 When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply. c/o Francesca Johnson Contingent Unliquidated Fort Worth Texas 76161 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 2004 Pontiac Grand Prix -Other. Specify Repossessed in 2011 Is the claim subject to offset? **✓** No Yes US DEPT OF ED/GLELSI 4.12 \$79,359.00 Last 4 digits of account number 8581 Nonpriority Creditor's Name When was the debt incurred? 9/1/2011 2401 INTERNATIONAL LN Number Street As of the date you file, the claim is: Check all that apply. Contingent MADISON Wisconsin 53704 Unliquidated Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

✓ No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts
Other. Specify _

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Debtor 1 Marnice Osborne _ Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** Village of Crestwood 4.13 \$200.00 Last 4 digits of account number Nonpriority Creditor's Name 13840 S. Cicero Crestwood When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Midlothian Illinois 60445 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Red light camera tickets Other. Specify ____ Is the claim subject to offset? **✓** No Yes

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Debtor 1 Marnice Osborne Case number (if known)

FIRST Na	me Middle Name Last Name			
Part 4: Add t	he Amounts for Each Type of Unsecured Claim			
	amounts of certain types of unsecured claims. This information is mounts for each type of unsecured claim.	s for s	tatistical reporting	purpo
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here.	60	\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$79,359.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$18,580.00	
	6i Total Add lines 6f through 6i	6i	\$97,939.00	

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Marnice	Osborne		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(Giaio)	

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or comp	any with whom you have	the contract or lease	State what the contract or lease is for
2.1	Ladonna Jones Name 10100 S. Vernon	1	_	Residential Lease, Debtor is Lessee, Residential Lease
	Number	Street		
	Chicago City	Illinois State	60628 Zip Code	

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		Du	cument Page	: 31 01 72
Fill in this in	nformation to identify you	case:		
Debtor 1	Marnice		Osborne	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse, if filin	g) First Name	Middle Name	Last Name	
United State	es Bankruptcy Court for the	e: Northern	District of Illinois	
Case numb	er		(State)	
(If known)				Check if this is an
				amended filing
Officia	al Form 106H	<u></u>		
Sched	ule H: Your Co	debtors		12/15
the entries known). Ans	in the boxes on the left. swer every question. I have any codebtors? (If	,	to this page. On the to	space is needed, copy the Additional Page, fill it out, and number p of any Additional Pages, write your name and case number (if
	lo 'es			
Idaho,	Louisiana, Nevada, New M	ou lived in a community pro lexico, Puerto Rico, Texas, W		(Community property states and territories include Arizona, California, .)
	lo. Go to line 3.	mer spouse, or legal equiva	loot live with you at the t	inno?
	=	riei spouse, or legal equiva	ient live with you at the t	ne:
Ľ		nity state or territory did you	ı live?	Fill in the name and current address of that person.
	Name of your spouse	e, former spouse, or legal equi	valent	
	Number Street			
	City	State	Zip Cod	de
3. In Colu	ımn 1, list all of your cod	lebtors. Do not include you	spouse as a codebtor i	f your spouse is filing with you. List the person shown in line 2

again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D),

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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Fill in this information to ider	ntify your case:					
Debtor 1 Marnice		Osborne				
First Name	Middle Name	Last Nam	ne	- Che	ck if this is:	
Debtor 2				- -	An amended filing	
(Spouse, if filing) First Name	Middle Name	Last Nam	ne		_	tition obsertes
United States Bankruptcy Court	t for Northern	District of Illinoi			A supplement showing post-pe expenses as of the following da	
the: Case number		(Stat	e)			
(If known)					MM / DD / YYYY	
Official Form 106	6 1					
Schedule I: Your	Income					12/
information about your spous spouse. If more space is nee number (if known). Answer of Part 1: Describe Employ	ded, attach a separate she every question.	•	_	•		•
Fill in your employment		Debtor 1			Debtor 2	
information.	Employment status	Employe	۸			
If you have more than one job attach a separate page with),	Employed Not Empl			Employed Not Employed	
information about additional		L Not Empl	loyeu			
employers.	Occupation	-			. .	
Include part time, seasonal, or self-employed work.	r Employer's name	LSE Enterpris	se Inc.		<u> </u>	
	Employer's address	10456 S. Hal	sted			
Occupation may include stude or homemaker, if it applies.	जार	Number Street			Number Street	
		Chiarra	Illie - :-	60670		
		Chicago City	Illinois State	60678 Zip Code	City State	Zip Code
	How long employed				City State	Zip Code
	there?				City State	Zip Code
Part 2: Give Details Abou					City State	Zip Code
	there? ut Monthly Income s of the date you file this form	City	State	Zip Code		
Estimate monthly income as spouse unless you are separate	there? ut Monthly Income s of the date you file this formed. have more than one employer,	City n. If you have no	State	Zip Code rt for any line, v	vrite \$0 in the space. Include your that person on the lines below	our non-filing
Estimate monthly income as spouse unless you are separate If you or your non-filing spouse	there? ut Monthly Income s of the date you file this formed. have more than one employer,	City n. If you have no	State thing to repo	Zip Code rt for any line, v	vrite \$0 in the space. Include yo	our non-filing
Estimate monthly income as spouse unless you are separate If you or your non-filing spouse more space, attach a separate 2. List monthly gross wages.	there? ut Monthly Income s of the date you file this formed. have more than one employer,	n. If you have no combine the info	State thing to repo	Zip Code ort for any line, v	write \$0 in the space. Include your that person on the lines below For Debtor 2 or	our non-filing
Estimate monthly income as spouse unless you are separate If you or your non-filing spouse more space, attach a separate 2. List monthly gross wages deductions.) If not paid more	there? ut Monthly Income s of the date you file this formed. have more than one employer, e sheet to this form. s salary, and commissions (befonthly, calculate what the monthly	n. If you have no combine the info	State thing to repo ormation for I	Zip Code ort for any line, v all employers for 1	write \$0 in the space. Include your that person on the lines below For Debtor 2 or	our non-filing

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Debtor 1 Marnice First Name Middle Name	Osborne Last Name	Case number	(if	
THIST NAME NAME	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	→ 4.	\$3,141.23		
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$580.49		
5b. Mandatory contributions for retirement plans	5b.	\$0.00		
5c. Voluntary contributions for retirement plans	5c.	\$0.00		
5d. Required repayments of retirement fund loans	5d.	\$0.00		
5e. Insurance	5e.	\$38.48		
5f. Domestic support obligations	5f.	\$0.00		
5g. Union dues	5g.	\$0.00		
5h. Other deductions. Specify: Healthcare	5h. +	\$21.71 +		
6. Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + 5h$.	+5f + 5g 6.	\$640.68		
7. Calculate total monthly take-home pay. Subtract line 6 from	line 4. 7.	\$2,500.55		
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, a the total monthly net income.		\$0.00		
8b. Interest and dividends	8b.	\$0.00		
8c. Family support payments that you, a non-filing spouse, dependent regularly receive	or a			
Include alimony, spousal support, child support, maintenan divorce settlement, and property settlement.	ce, 8c.	\$0.00		
8d. Unemployment compensation	8d.	\$0.00		
8e. Social Security	8e.	\$0.00		
8f. Other government assistance that you regularly received Include cash assistance and the value (if known) of any non cash assistance that you receive, such as food stamps (benefinder the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	-	\$0.00		
8g. Pension or retirement income	8g.	\$0.00		
8h. Other monthly income. Specify:	8h. +	\$0.00 +		
9. Add all other income Add lines $8a + 8b + 8c + 8d + 8e + 8f + 8e + 8e$	3g + 8h. 9.	\$0.00		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	10. g spouse	\$2,500.55 +	=	\$2,500.55
11. State all other regular contributions to the expenses that Include contributions from an unmarried partner, members of y friends or relatives. Do not include any amounts already included in lines 2-10 or an	our household, your	dependents, your roomma		
Specify:			11.	+ \$0.00
12. Add the amount in the last column of line 10 to the amount Write that amount on the Summary of Schedules and Statistical				\$2,500.55 Combined
13. Do you expect an increase or decrease within the year aft	er you file this form	1?		monthly income
Yes. Explain:				

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		Doct	iment Page 34 of 72	<u>2</u>		
Fill in this infor	mation to identify your	case:				
Debtor 1	Marnice		Osborne			
Dalatano	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing	j	
United States E	Sankruptcy Court for the	: Northern	District of Illinois (State)	A supplement sho expenses as of the		petition chapter 13 date:
Case number			(3.0.0)	MM / DD / YYYY		
,				MM / DD / YYYY		
<u>Official</u>	Form 106J					
Schedul	e J: Your Exp	oenses				12/15
information. If (if known). Ans	-	l, attach another sheet to this	re filing together, both are equal s form. On the top of any addition			
1. Is this a joi	nt case?					
✓ No. Go	to line 2					
Yes. Do	oes Debtor 2 live in a	separate household?				
г	No					
Ī	Yes. Debtor 2 must t	file Official Forms 106J-2, <i>Expe</i>	nses for Separate Household of Deb	for 2.		
2. Do you hav	e dependents?	No				
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depo	endent live
	penses include	No				
than		Yes				
yourself and dependents	u youi	100				
Part 2: Estin	mate Your Ongoing	Monthly Expenses				
_	of a date after the ban		you are using this form as a suppl oplemental Schedule J, check the	-		
	•	-cash government assistance it on Schedule I: Your Income	-			Your expenses
	or home ownership e	xpenses for your residence. In	nclude first mortgage payments and		4.	\$750.00
If not incl	uded in line 4:					
4a. Real es	state taxes				4a	\$0.00

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Marnice
 Osborne
 Case number (if known)

 Last Name
 Last Name

	Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5. \$0.00
6. Utilities:	
6a. Electricity, heat, natural gas	6a. \$221.00
6b. Water, sewer, garbage collection	6b. \$11.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$115.00
6d. Other. Specify:	6d \$0.00
7. Food and housekeeping supplies	7. \$300.00
8. Childcare and children's education costs	8. \$0.00
9. Clothing, laundry, and dry cleaning	9. \$80.00
10. Personal care products and services	10. \$50.00
11. Medical and dental expenses	11. \$0.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12. \$200.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$0.00
14. Charitable contributions and religious donations	14. \$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a \$0.00
15b. Health insurance	15b \$0.00
15c. Vehicle insurance	15c \$151.00
15d. Other insurance. Specify:	15d \$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.	
Specify:	\$0.00
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a \$447.00
17b. Car payments for Vehicle 2	17b \$0.00
17c. Other. Specify:	17c \$0.00
17d Other Constitu	17d \$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from	\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.
19.Other payments you make to support others who do not live with you. Specify:	40 00 00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	19. \$0.00
	20a \$0.00
	20b \$0.00
	20c \$0.00
	20d \$0.00
	20e \$0.00

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Debtor 1 Marni			Osborne	Case number (if known)		
First N	lame	Middle Name	Last Name			
21. Other. Spe	cify:				21	\$0.00
	your monthly expense	es.				\$2,325.00
	ies 4 through 21.					\$0.00
. ,	` , ,	,, ,,	from Official Form 106J-2			\$2,325.00
22c. Add lir	ie 22a and 22b. The res	sult is your monthly exp	enses.		22.	
23. Calculate	our monthly net inco	me.				
23a. Copy I	ine 12 (your combined	monthly income) from S	Schedule I.		23a	\$2,500.55
23b. Copy	your monthly expenses	from line 22 above.			23b	\$2,325.00
		ses from your monthly in	ncome.			\$175.55
The re	sult is your monthly ne	t income.			23c	
			oan within the year or do yo nodification to the terms of			

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Fill in this information to identify your case:					
Debtor 1	Marnice		Osborne		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois		
			(State)		
Case number (If known)				—	

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to I	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
×	/s/ Marnice Osborne	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 1/6/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill ir	n this inf	formation to identify your	case:					
Debt	tor 1	Marnice		Osbor		_		
Debt		First Name	Middle	Name Last N	lame	_		
(Spot	se, if filing	First Name	Middle	Name Last N	lame	_		
Unite	ed States	s Bankruptcy Court for the	e: Northern	District of II	linois State)	_		
Case (If kno	e numbe own)	er				_		
Off	ficia	l Form 107						Check if this is a amended filing
			-1 A <i>ff</i> - ' <i>f</i>	fa a la altertale e al	- Filin - 6	D l		Ç.
Be as infor num	s comp mation ber (if k	ent of Financi plete and accurate as p n. If more space is need known). Answer every	ossible. If two maded, attach a sep	narried people are filir parate sheet to this fo	ng together, bo rm. On the top	th are equally i	responsible for s	
Part	1: Gi	ve Details About You	r Marital Status	and Where You Liv	ed Before			
1.	What	is your current marital s	status?					
	ш	/larried Not married						
2.	During	g the last 3 years, have	you lived anywher	e other than where you	ı live now?			
	Y	Ves. List all of the places	you lived in the las			e now.		P P
	U	Debtor 1:		Dates Debtor 1 lived there	d Debtor 2:			Dates Debtor 2 lived there
					Same	as Debtor 1		Same as Debtor 1
	N	Jumber Street		From To	Number S	treet		From To
	ō	Dity State	Zip Code		City	State	Zip Code	
		,	·		Same	as Debtor 1	·	Same as Debtor 1
	N -	Jumber Street		From	Number S	treet		From To
	C	Dity State	Zip Code		City	State	Zip Code	
	<i>and tern</i> ✓ No	the last 8 years, did you itories include Arizona, Cal o s. Make sure you fill out	ifomia, Idaho, Loui	siana, Nevada, New Mex	ico, Puerto Rico,			

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Case number (if known)

Osborne

Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$741.30 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$35336.25 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$29994.00 For the calendar year before that: commissions, commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Gross income from Sources of income Sources of income Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 Est. 2015 LINK \$588.00 For the calendar year before that: (January 1 to December 31, 2015

Debtor 1 Marnice

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Osborne Debtor 1 Marnice __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment

City

State

Zip Code

Suppliers or vendors
Other

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nsider?	or 1	Marnice			Os	sborne	Case number	(if known)
insider include your relatives; any general partners; relatives of any general partners; partnerships of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing gent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, und as child support and alimony. No Yes. List all payments to an insider. Dates of payment Dates		First Name		Middle Name	Las	st Name		
Yes. List all payments to an insider. Dates of payment Total amount paid Amount you still owe Reason for this payment	nsic corp ager	ders include your orations of whic nt, including one	relatives; and the relatives; ar	any general partners an officer, director, ness you operate as	s; relatives of any person in control,	general partners; par or owner of 20% or	tnerships of which y more of their voting	ou are a general partner; g securities; and any managing
Dates of payment	✓			,				
Number Street City State Zip Code	Ц	Yes. List all pay	ments to a	an Insider.				Reason for this payment
City State Zip Code Insider's Name Number Street		Insider's Name						
Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Insider's Name Number Street City State Zip Code Insider's Name		Number Street						
Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Paid Total amount Amount you still owe Insider's Name Number Street City State Zip Code Insider's Name		City	State	Zip Code				
City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Amount you still owe Reason for this payment Include creditor's name Insider's Name Number Street City State Zip Code		Insider's Name						
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Insider's Name Number Street City State Zip Code Insider's Name		Number Street						
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Dates of payment Insider's Name Number Street City State Zip Code Insider's Name		City	State	Zin Code				
Insider's Name Number Street City State Zip Code Insider's Name	Inclu	ide payments on No	_	_	ider. Dates of		-	Reason for this payment
Number Street City State Zip Code Insider's Name					payment	paid	still owe	Include creditor's name
City State Zip Code Insider's Name		Insider's Name						
Insider's Name		Number Street						
	_	City	State	Zip Code				
Number Street		Insider's Name						
		Number Street						
City State Zip Code		City	State	Zin Code				

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Osborne Debtor 1 Marnice Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 2004 Pontiac Grand Prix \$0 Santander Consumer USA Creditor's Name Explain what happened ATT POC: Janiscia Jackson PO Box 961245 Number Street Property was repossessed. Property was foreclosed. Fort Worth 76161 Texas Property was garnished. State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed.

City

State

Zip Code

Property was garnished.

Property was attached, seized, or levied.

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Debto	r 1 Marnice		Osborne	Case number (if known))	
		ddle Name	Last Name			
	Within 90 days before you filed for b accounts or refuse to make a paymo			ank or financial institution,	set off any amou	unts from your
	√ No					
	Yes. Fill in the details.					
			Describe the action the	e creditor took	Date action was taken	Amount
						-
	Creditor's Name					
	Number Street					
	Number Street					
	-		Last 4 digits of account	number: XXXX-		
	City State	Zip Code				
		p				
	Within 1 year before you filed for bar appointed receiver, a custodian, or a			possession of an assignee fo	or the benefit of	creditors, a court-
r	√ No					
Ļ	=					
L	Yes					
Part 5	List Certain Gifts and Contril	outions				
raits	List Gertain Girts and Contri	Julions				
13.	Within 2 years before you filed for b	ankruptev, did v	ou give any gifts with a to	otal value of more than \$600) per person?	
	, , ,		, ou g. 10 u, g. 110 u t	• • • • • • • • • • • • • • • • • • •	рог рогос	
	✓ No					
	Yes. Fill in the details for each g	ift.				
	Gifts with a total value of more per person		Describe the gifts		Dates you gave the gifts	Value
	Person to Whom You Gave the Gi	ft				
	reison to whom for dave the di					
	_					
	Newskie Oberet					
	Number Street					
	City State	Zip Code				
		Zip Oode				
	Person's relationship to you					
	Person to Whom You Gave the Gi	ft				
	Number Street					
	City State	Zip Code				
	Person's relationship to you					

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Debt	tor 1	Marnice		Osborne	Case number (if known)	
		First Name	Middle Name	Last Name			
14.	Wit	hin 2 years before you filed f	or bankruptcy, did yo	u give any gifts or contril	outions with a total value of	more than \$600	to any charity?
	V	No					
	Ħ	Yes. Fill in the details for each	ch aift or contribution.				
	ш		-		126 1.4	B. I.	W.L.
		Gifts or contributions to ch that total more than \$600	arities	Describe what you con	tributed	Date you contributed	Value
		that total more than \$600				Contributed	
		Charity's Name					
		Number Street					
		City State	Zip Code				
					-		
Part	6:	List Certain Losses					
15.		nin 1 year before you filed fo	r bankruptcy or since	you filed for bankruptcy	, did you lose anything beca	use of theft, fire,	other disaster, or
	gan	ıbling?					
	V	No					
	H	Yes. Fill in the details.					
	Ш	res. Fill III the details.					
		Describe the property you I	ost and	Describe any insurance		Date of your	Value of property
		how the loss occurred		Include the amount that		loss	lost
				pending insurance claims	s on line 33 of <i>Schedule</i>		
				A/B: Property.			
D	_	List Certain Payments or	. Transfers				
		ut seeking bankruptcy or proude any attorneys, bankruptcy			or services required in your bar	nkruptcy.	
	\checkmark	Yes. Fill in the details.					
				Description and value of	of any property	Date payment	Amount of
				transferred		or transfer	payment
						was made	
		Semrad Law Firm		Attorney's Fee - 350.00		1/6/2017	\$350.00
		Person Who Was Paid					
		20 S. Clark Street					
		Number Street					
		28th Floor					
		Chicago Illinois	60603				
		City State	Zip Code				
		only online	Zip Codo				
		Email or website address					
		Person Who Made the Payme	ent, if Not You				
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
		City State	Zip Code				
		City State Email or website address	Zip Code				
			·				

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Debt	or 1	Marnice		Osborne	Case number (if known)	
		First Name	Middle Name	Last Name			
17.	help	nin 1 year before you filed you deal with your credinot include any payment or	tors or to make paym		our behalf pay or transfer	any property to anyo	ne who promised to
	✓	No Yes. Fill in the details.					
	Ш	ros. I ili ili ulo dotalis.					
				Description and value of transferred	any property	Date Ai payment or transfer was made	mount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
	Inclu	ordinary course of your bude both outright transfers a transfers that you have alread No Yes. Fill in the details.	and transfers made as s	ecurity (such as the granting of	a security interest or mortga	age on your property). [Do not include gifts
	Ш	100. I iii ii i u lo dotallo.		-	- "		
				Description and value of property transferred		y property or eceived or debts paid	Date transfer was made
		Person Who Received Trans	nsfer				
		Number Street					
		City State Person's relationship to yo	Zip Code u				
		Person Who Received Tran	nsfer				
		Number Street					
		City State Person's relationship to yo	Zip Code u				
19.	ben	nin 10 years before you fil eficiary? ese are often called asset-pro		d you transfer any property to	a self-settled trust or sim	nilar device of which y	you are a
	✓	No					
		Yes. Fill in the details.					
				Description and value o	f the property transferred		Date transfer was made
		Name of trust					

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Osborne Debtor 1 Marnice Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number

City

State

State

Zip Code

City

Zip Code

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Osborne Debtor 1 Marnice Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb	tor 1	Marnice			Os	sborne	Cas	se number <i>(ii</i>	known)		
		First Name		Middle Name	La	st Name					
26.	Hav	e you been a part	y in any judic	ial or administr	ative proce	eding under	any environmer	ntal law? In	clude settler	ments and ord	ers.
	븸	Yes. Fill in the det	ails								
	ш	103.1 111 111 110 001	ano.		Ot			Matuus			Chatus of the
					Court or ag	ency		nature (of the case		Status of the case
		Case title									
					O						Pending
					Court Name						On appeal
		Case number			NumberStre	et					П оп арреа
											Concluded
					City	State	Zip Code				_
Dow	27.	Give Details Al	out Vour B	lucinose or Co	nnootions	s to Any Ru	einoee				
Part	11:	Give Details Al	Jour Four B	districts of Co	Jillections	to Arry Bu	3111622				
27.	With	nin 4 years before	vou filed for	bankruptev. die	l vou own a	business or	have any of the	following c	onnections t	o any busines	s?
		,	,		.,					c any adding	
		A sole propri	etor or self-e	mployed in a tra	ade, profess	sion, or other	r activity, either f	full-time or p	oart-time		
		A member of	a limited liab	ility company (L	LC) or limite	ed liability pa	artnership (LLP)				
		A partner in a	a partnership)							
				naging executiv	e of a corp	oration					
		_		of the voting or e			noration				
			at loadt 0 /0 0	in the voting of e	quity scouri	1103 01 4 001	poration				
	V	No. None of the a	above applies	s. Go to Part 12							
	\Box	Yes. Check all tha	at apply abov	ve and fill in the	details belo	w for each b	ousiness.				
					Desci	ribe the natu	ure of the busine	ess	Employer I	dentification	number Do not
											number or ITIN.
									EIN:		
		Business Name									
		Number Street			_				Datas busi	iness existed	
		Number Street			Name	of account	ant or bookkeep	ner	Dates busi	iless existed	
		City	State	Zip Code	_	, or account	ant or bookkoop	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	From	To	
		Oity	Oldio	Zip Code					From	10	
					Desci	ribe the natu	ure of the busine	ess	Employer I	dentification	number Do not
											number or ITIN.
					_				EIN:		
		Business Name									
		Number Street			_				Dates husi	iness existed	
		Mannoel Stieet			Name	of account	ant or bookkeep	per	Dates busi	CAISIEU	
		City	State	Zip Code	_				Erom	То	
		Oity	Oldio	Zip Codo					F10111	10	
					Desci	ribe the natu	ure of the busine	ess	Employer I	dentification	number Do not
											number or ITIN.
					_				EIN:		
		Business Name									
		Normalia (C.)			_				Dotoo busi	inogo oviete d	
		Number Street			Nama	of account	ant or bookkeep	ner	Dates busi	iness existed	
		City	State	Zin Codo		, or account	ангог вооккеер	Je1	F	-	
		City	State	Zip Code					From	To	

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Deb	tor 1 Marnice		Osborne	Case number (if known)
	First Name	Middle Name	Last Name	
28.	Within 2 years before you filed creditors, or other parties. No Yes. Fill in the details below		ou give a financial stateme	ent to anyone about your business? Include all financial institutions,
	Tes. I iii iii the details beid	vv.		
			Date issued	
	Name		MM/DD/YYYY	
	Number Street			
	City State	Zip Code	_	
	Ciam Dalass			
Par	t 12: Sign Below			
1	true and correct. I understand a bankruptcy case can result ii	that making a false sta n fines up to \$250,000,	tement, concealing prope	ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ Marnice			Signature of Debtor 2
	Signature of De	DIOI I		· ·
	Date 1/6/201	7		Date
ı	Did you attach additional page	s to Your Statement of	Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
	✓ No			
i	Yes			
ı	Did you pay or agree to pay sor	neone who is not an at	torney to help you fill out	bankruptcy forms?
	✓ No			
i	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B 203 (12/94)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Marnice Osborne		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATIO	N OF ATTORNEY F	OR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and For compensation paid to me within one rendered or to be rendered on behalf	year before the filing of the	petition in bankruptcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to according	cept		\$4,000.00
	Prior to the filing of this statement I h	ave received		\$350.00
	Balance Due			\$3,650.00
2	. The source of the compensation paid	to me was:		
	✓ Debtor	Other (specify)		
3	. The source of the compensation paid	to me is:		
	Debtor	Other (specify)		
4	I have not agreed to share the abomembers and associates of my la	ove-disclosed compensation with firm.	on with any other person unless the	y are
		firm. A copy of the agreem	ith a other person or persons who a ent, together with a list of the name	
5	. In return for the above-disclosed fee, a. Analysis of the debtor's finance bankruptcy;		al service for all aspects of the bank g advice to the debtor in determining	
	b. Preparation and filing of any p	petition, schedules, stateme	ents of affairs and plan which may b	pe required;
	c. Representation of the debtor a	at the meeting of creditors a	and confirmation hearing, and any a	adjourned hearings thereof;
	d. Representation of the debtor i	n adversary proceedings ar	nd other contested bankruptcy mat	ters;
6	. By agreement with the debtor(s), the a	above-disclosed fee does n	ot include the following services:	
		CERTIFIC	CATION	
	I certify that the foregoing is a complete tor(s) in this bankruptcy proceedings.	e statement of any agreeme	ent or arrangement for payment to n	ne for representation of the
	1/6/2017		/s/ Chris Pryor	
	Date		Signature of Attorney	
			Semrad Law Firm	
	-		Name of law firm	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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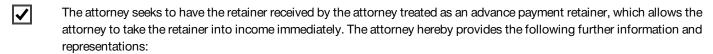
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Debtor(s)	Attorney for Debtor(s)
		/s/ Chris Pryor
/s/ Marr	nice Osborne	
Signed:		
Date:	1/6/2017	

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Osborne, Marnice	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIF	ICATION OF CREDITOR MAT	RIX
Th knowledge		rify that the attached list of creditors is tru	ue and correct to the best of their
Date:	1/6/2017	/s/ Osborne, Mar	nice
		Osborne, Marnice Signature of Deb	

US DEPT OF ED/GLELSI 2401 INTERNATIONAL LN MADISON , 53704

CONSOLIDATED RCVY GRP 425 W 5TH AVE STE 103 ESCONDIDO, 92025

CAPITAL BANK 1 CHURCH ST ROCKVILLE, 20850

CREDIT MANAGEMENT LP PO Box 118288 Carrollton, 75011

I C SYSTEM INC PO BOX 64378 SAINT PAUL , 55164

PENN CREDIT 916 S 14TH ST PO Box 988 Harrisburg , 17104

City of Chicago - Dep't of Revenue PO Box 88292 Chicago , 60608

Santander Consumer USA ATT POC: Janiscia Jackson PO Box 961245 Fort Worth , 76161

Village of Crestwood 13840 S. Cicero Crestwood Midlothian , 60445

Commonwealth Edison 3 Lincoln Ctr Attn: Bankruptcy Department Oakbrook Ter , 60181

Peoples Gas 200 E. Randolph Chicago , 60601 Case 17-00369 Doc 1 Filed 01/06/17 Entered 01/06/17 10:54:43 Desc Main Document Page 62 of 72

Illinois Tollway PO Box 5544 Chicago , 60680

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76.
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 1/6/2017	
Signed:	
/s/ Marnice Osborne	
May (/s/ Chris Pryor
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Marnice First Name	Osb Middle Name Last	orne Cas	se number (if known)	
	estions for Reporting Purposes	name		
Part 6: Answer These Que 16. What kind of debts do you have?	16a. Are your debts primarily co "incurred by an individual pri No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily but money for a business or inve No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you o	marily for a personal, fa siness debts? Business stment or through the c	mily, or household p s debts are debts that operation of the busin	urpose." you incurred to obtain ness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	✓ No. I am not filing under Chapter Yes. I am filing under Chapter 7. I expenses are paid that fund No. Yes.	Do you estimate that after		
18. How many creditors do you estimate that you owe?	✓ 1-49✓ 50-99✓ 100-199✓ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	and and a second	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	✓ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$6	0 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
^{20.} How much do you estimate your liabilities to be?	☐ \$0-\$50,000 ☑ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$8	0 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
	I have examined this petition, and I correct. If I have chosen to file under Chapt of title 11, United States Code. I ur under Chapter 7. If no attorney represents me and I of	er 7, I am aware that I m nderstand the relief avail	nay proceed, if eligible lable under each chap	e, under Chapter 7, 11,12, or 13 oter, and I choose to proceed
	out this document, I have obtained I request relief in accordance with t I understand making a false statem connection with a bankruptcy case both. 18 U.S.C. §§ 152, 1341, 151	and read the notice req he chapter of title 11, U ent, concealing property can result in fines up to	uired by 11 U.S.C. § nited States Code, sp y, or obtaining mone o \$250,000, or impris	342(b). Decified in this petition. Yor property by fraud in
	Signature of Debtor 1		Signature of Debtor 2	
	Executed on 1/6/2017 MM / DD / Y	//Y	Executed on	MM / DD / YYYY

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Fill in this information to identify your case:					
Debtor 1 Marnice Osborne					
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Sankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)			(acces)		

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	☑ No	
A-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary a	and schedules filed with this declaration and
×	that they are true and correct.	x
1	/s/ Marnice Osborne / / / / / Signature of Debtor 1	Signature of Debtor 2
	Date 1/6/2017	Date
É	MM/DD/YYYY	MM/DD/YYYY

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Debto	r 1 Marnice		Osborne	Case number (if known)
	First Name	Middle Name	Last Name	The Control of Control
	Vithin 2 years before yo reditors, or other parti		ou give a financial stater	nent to anyone about your business? Include all financial institutions,
[☑ No ☑ Yes. Fill in the detail	s below.		
			Date issued	
	Name	- West to the second se	MM/DD/YYYY	_
	,		_	
	Number Street			
	City	State Zip Code	and the same of th	
	_	2.p 0000		
Part 1	2: Sign Below			
tru	e and correct. I unders ankruptcy case can re	tand that making a false sta	itement, concealing prop	ments, and I declare under penalty of perjury that the answers are perty, or obtaining money or property by fraud in connection with 0 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature	of Debtor 1	***************************************	Signature of Debtor 2
	Date 1/6	3/2017		Date
Did	l you attach additional	pages to Your Statement of	Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
[J]	No			
	Yes			
Did	l you pay or agree to pa	ny someone who is not an at	torney to help you fill out	bankruptcy forms?
V	No			
靣	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIF	CATION OF CREDITOR MAT	RIX
Tr knowledge	•	ify that the attached list of creditors is tru	ue and correct to the best of their .
Date:	1/6/2017	/s/ Osborne, Mari Osborne, Marnico Signature of Debi	

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Debt	or 1 Marnice First Name	Middle Name	Osborne Last Name	Case number (if known)	
16.	Calculate the median far	mily income that applies to y	ou. Follow these steps:		and a trade and a common of the second of
	16a. Fill in the state in whi		Illinois		
	16b. Fill in the number of p	•	1		
	·	ily income for your state and si	ze of		\$50,133.00
	household		To find	a list of applicable median income amounts, go online	
	= -	•	or this form. This list ma	y also be available at the bankruptcy clerk's office.	
17.	How do the lines compar		a tan of page 1 of this t	form, check box 1, Disposable income is not determined	
				n of Disposable Income (Official Form 122C-2).	
	U.S.C. § 1325(b,		Calculation of Dispose	k box 2, Disposable income is determined under 11 able Income (Official Form 122C-2). On line 39 of that	
Part	3: Calculate Your Co	mmitment Period Under	11 U.S.C. §1325(b)	(4)	
18.		monthly income from line 11			\$2,945.62
19.				not filing with you, and you contend that calculating the our spouse's income, copy the amount from line 13.	
	19a. If the marital adjustme	ent does not apply, fill in 0 on li	ine 19a.		-\$0.00
	19b. Subtract line 19a fro	om line 18			\$2,945.62
20.		on the ro. conthly income for the year, i	Follow these steps:		
	20a. Copy line 19b.	•			\$2,945.62
		umber of months in a year).			x 12
•	20b. The result is your curr	rent monthly income for the yea	ar for this part of the for	n.	\$35,347.44
	20c. Copy the median fam	ily income for your state and si	ze of household from lii	ne 16c.	\$50,133.00
21.	How do the lines compar	e?			
	Line 20b is less than li commitment period is		red by the court, on the	top of page 1 of this form, check box 3, The	
		or equal to line 20c. Unless oth eriod is 5 years. Go to Part 4.	nerwise ordered by the o	court, on the top of page 1 of this form, check box	
Part	4: Sign Below				
	By signing here, I decl	are under penalty of perjury tha	t the information on this	s statement and in any attachments is true and correct.	
		of Magner			
	/s/ Marnice Os	- 11 (00) 18	X X		
	Signature of Debto	or1 · C	S	Signature of Debtor 2	
	Date 1/6/2017 MM/DD/YY	7 7		DateMM/DD/YYYY	
			. n		
		o NOT fill out or file Form 122C I out Form 122C-2 and file it w		of that form, copy your current monthly income from line	e 14